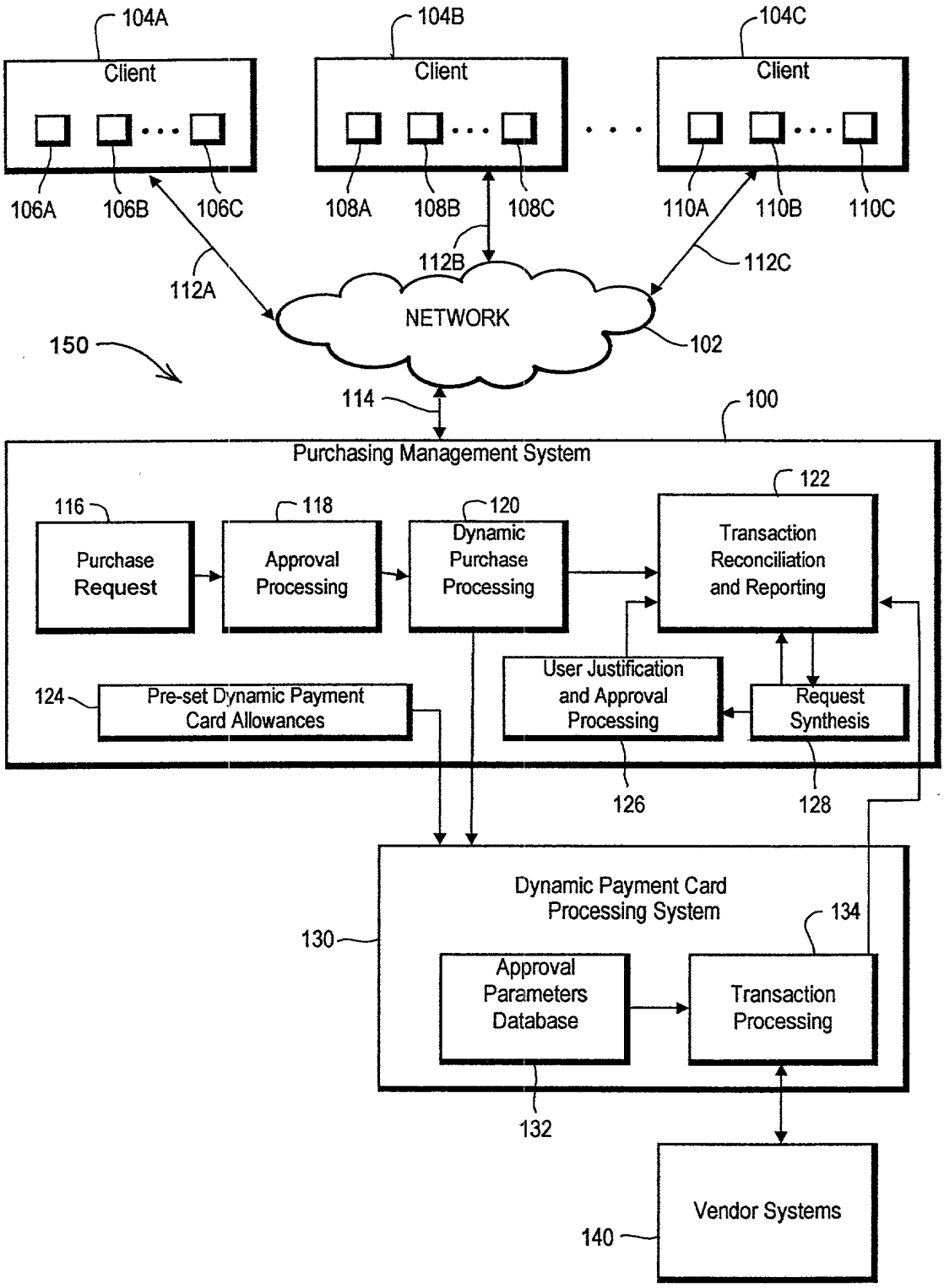
104A
Client
104B
Client
104C
Client
106A
106B
106C
108A
108B
108C
110A
110B
110C
112A
112B
112C
NETWORK
102
150
114
100
Purchasing Management System
116
Purchase Request
118
Approval Processing
120
Dynamic Purchase Processing
122
Transaction Reconciliation and Reporting
124
Pre-set Dynamic Payment Card Allowances
User Justification and Approval Processing
Request Synthesis
126
128
Dynamic Payment Card Processing System
130
134
Approval Parameters Database
Transaction Processing
132
Vendor Systems
140

FIG. 1

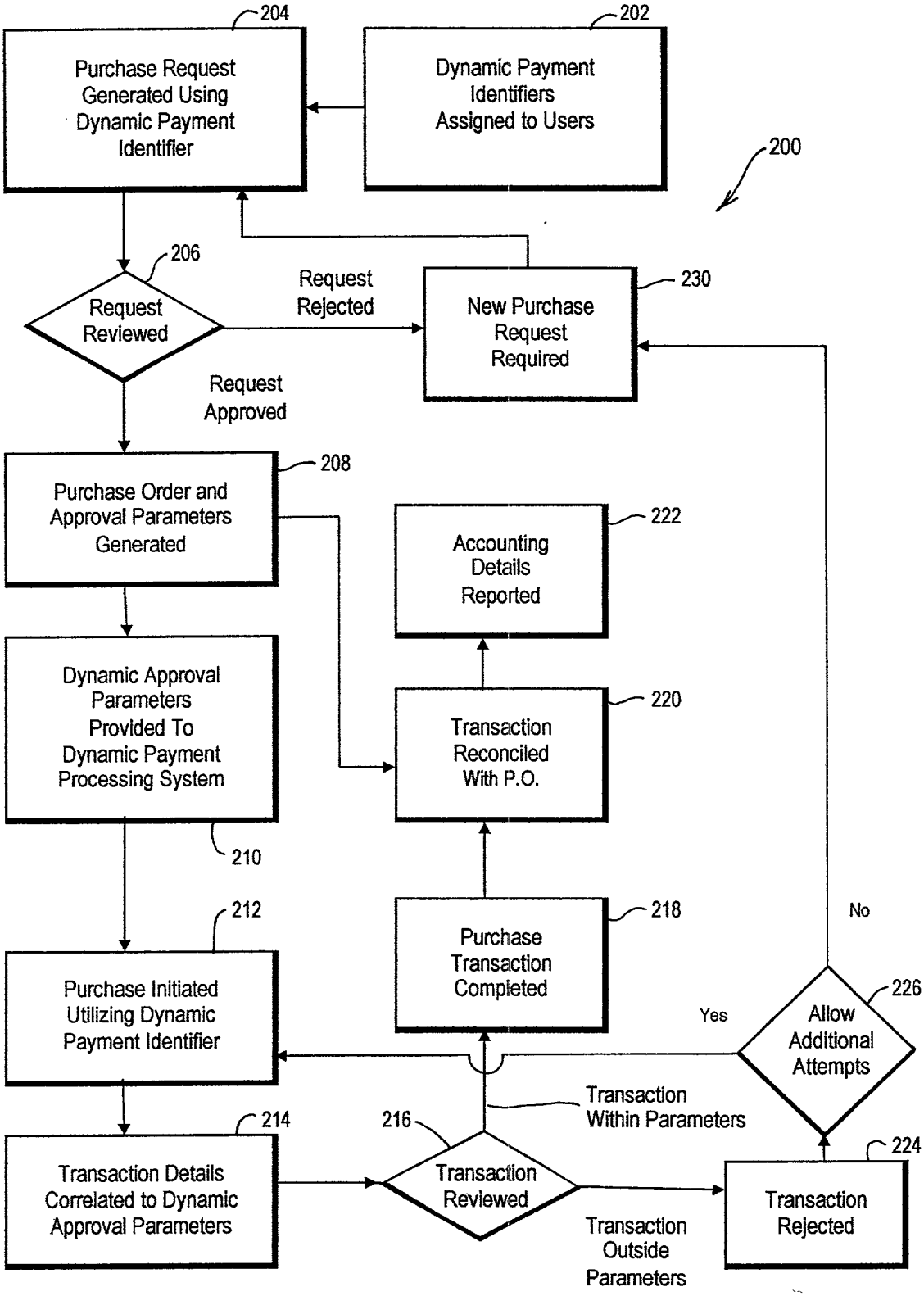
204
Purchase Request Generated Using Dynamic Payment Identifier
202
Dynamic Payment Identifiers Assigned to Users
200
206
Request Reviewed
Request Rejected
230
New Purchase Request Required
Request Approved
208
Purchase Order and Approval Parameters Generated
222
Accounting Details Reported
Dynamic Approval Parameters Provided To Dynamic Payment Processing System
220
Transaction Reconciled With P.O.
210
212
218
No
Purchase Initiated Utilizing Dynamic Payment Identifier
Purchase Transaction Completed
226
Yes
Allow Additional Attempts
Transaction Within Parameters
214
216
224
Transaction Details Correlated to Dynamic Approval Parameters
Transaction Reviewed
Transaction Rejected
Transaction Outside Parameters

FIG. 2

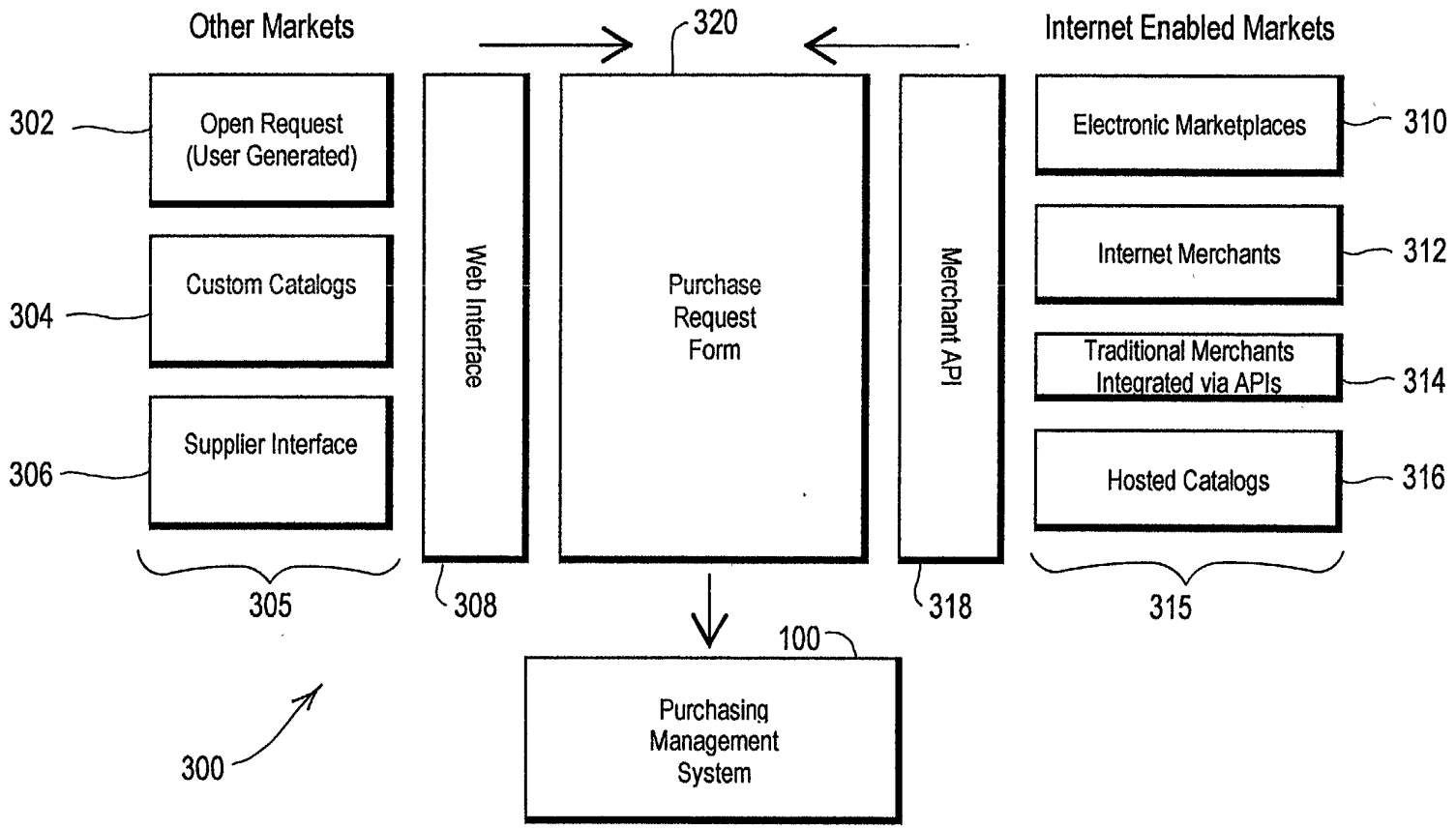

FIG. 3

10003445_101901

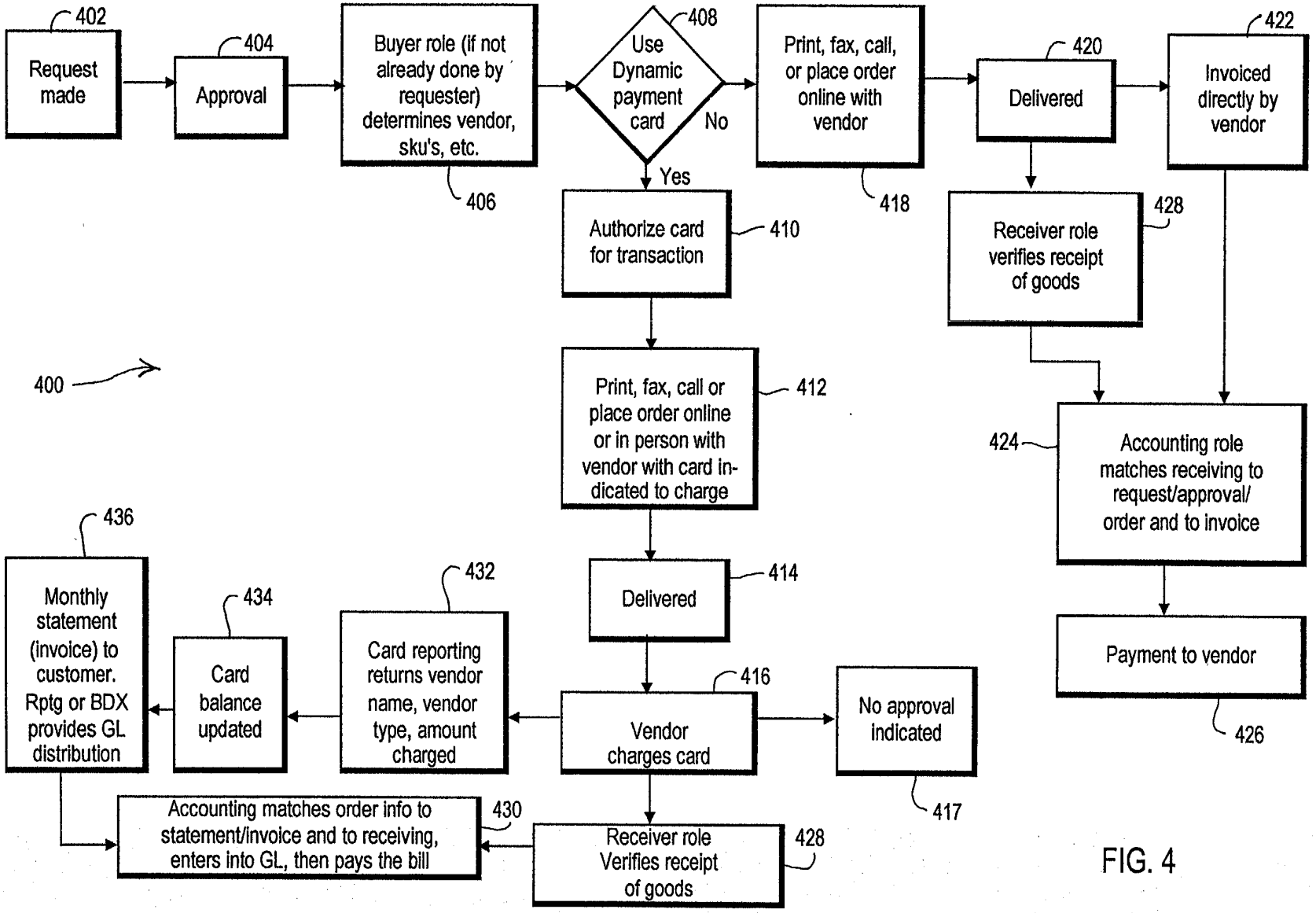
402
Request made
404
Approval
Buyer role (if not already done by requester) determines vendor, sku's, etc.
406
408
Use Dynamic payment card
No
Yes
Print, fax, call, or place order online with vendor
418
420
Delivered
422
Invoiced directly by vendor
Authorize card for transaction
410
428
Receiver role verifies receipt of goods
400
Print, fax, call or place order online or in person with vendor with card indicated to charge
412
424
Accounting role matches receiving to request/approval/ order and to invoice
Payment to vendor
426
436
Monthly statement (invoice) to customer. Rptg or BDX provides GL distribution
434
Card balance updated
432
Card reporting returns vendor name, vendor type, amount charged
Delivered
414
416
Vendor charges card
No approval indicated
417
Accounting matches order info to statement/invoice and to receiving, enters into GL, then pays the bill
430
Receiver role Verifies receipt of goods
428

FIG. 4

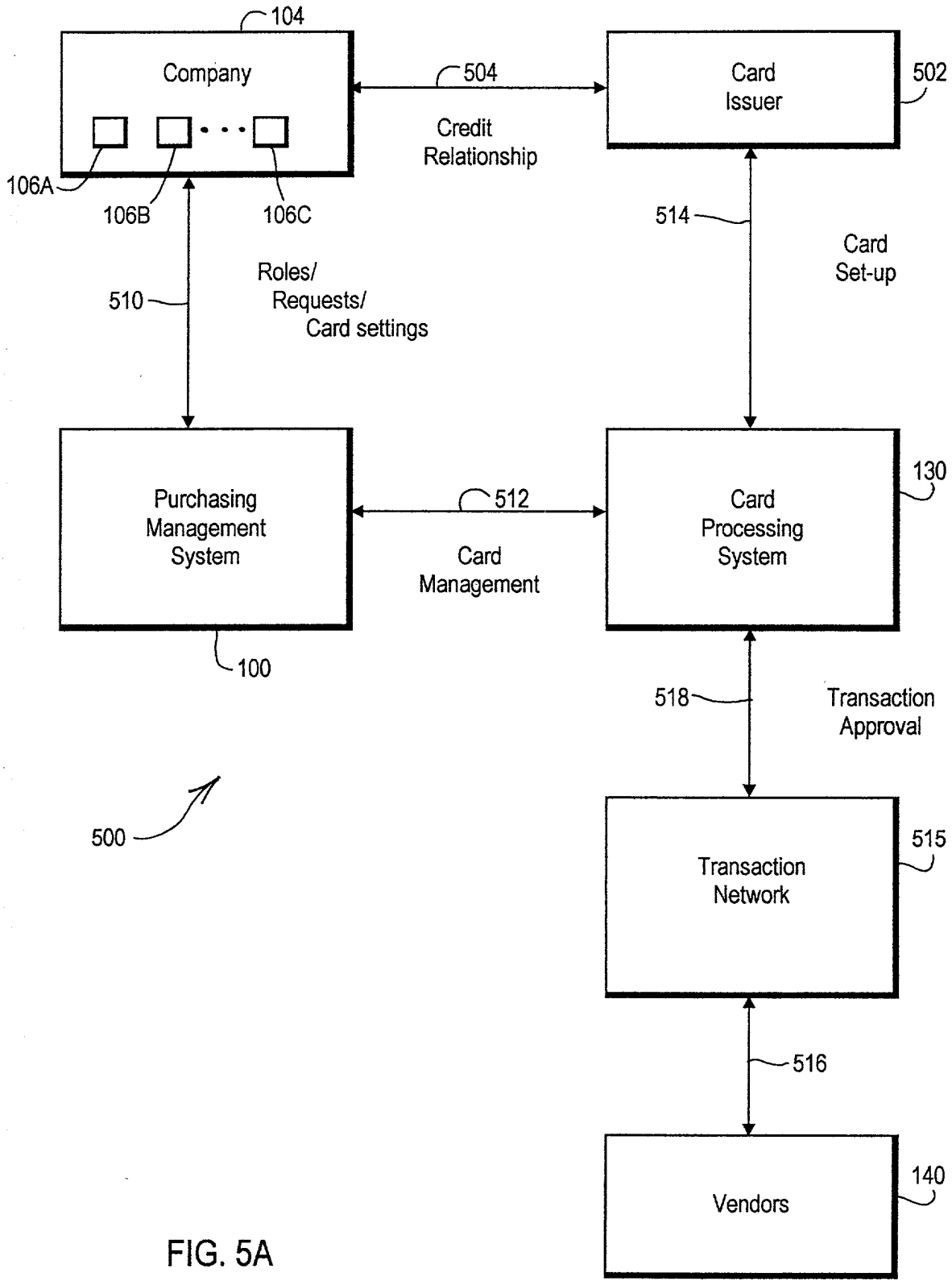
104
Company
106A
106B
106C
504
Credit
Relationship
Card
Issuer
502
514
Card
Set-up
510
Roles/
Requests/
Card settings
Purchasing
Management
System
100
512
Card
Management
Card
Processing
System
130
518
Transaction
Approval
500
Transaction
Network
515
516
Vendors
140

FIG. 5A

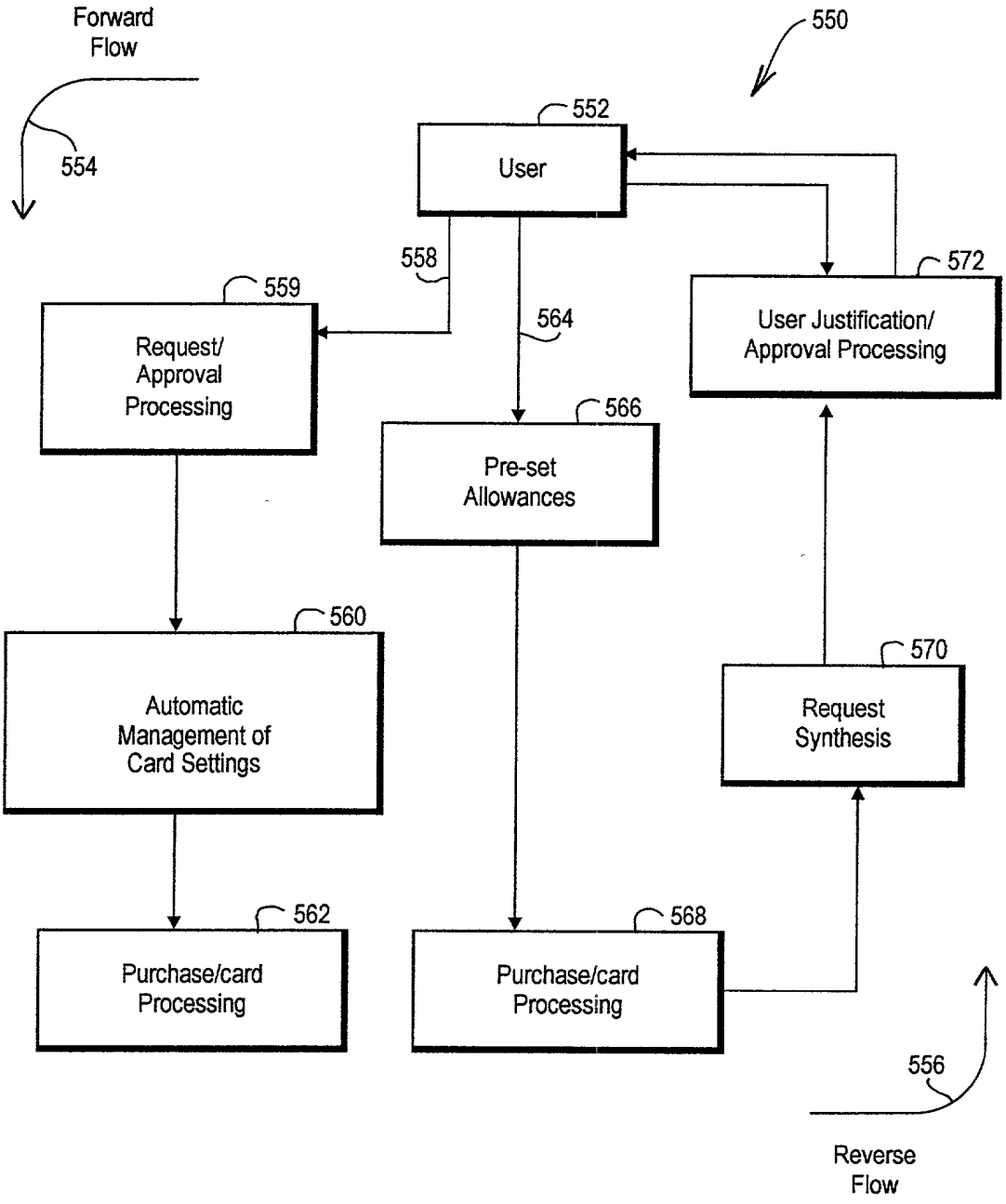
Forward Flow
554
550
552
User
558
559
Request/ Approval Processing
564
572
User Justification/ Approval Processing
566
Pre-set Allowances
560
Automatic Management of Card Settings
570
Request Synthesis
562
Purchase/card Processing
568
Purchase/card Processing
556
Reverse Flow

FIG. 5B

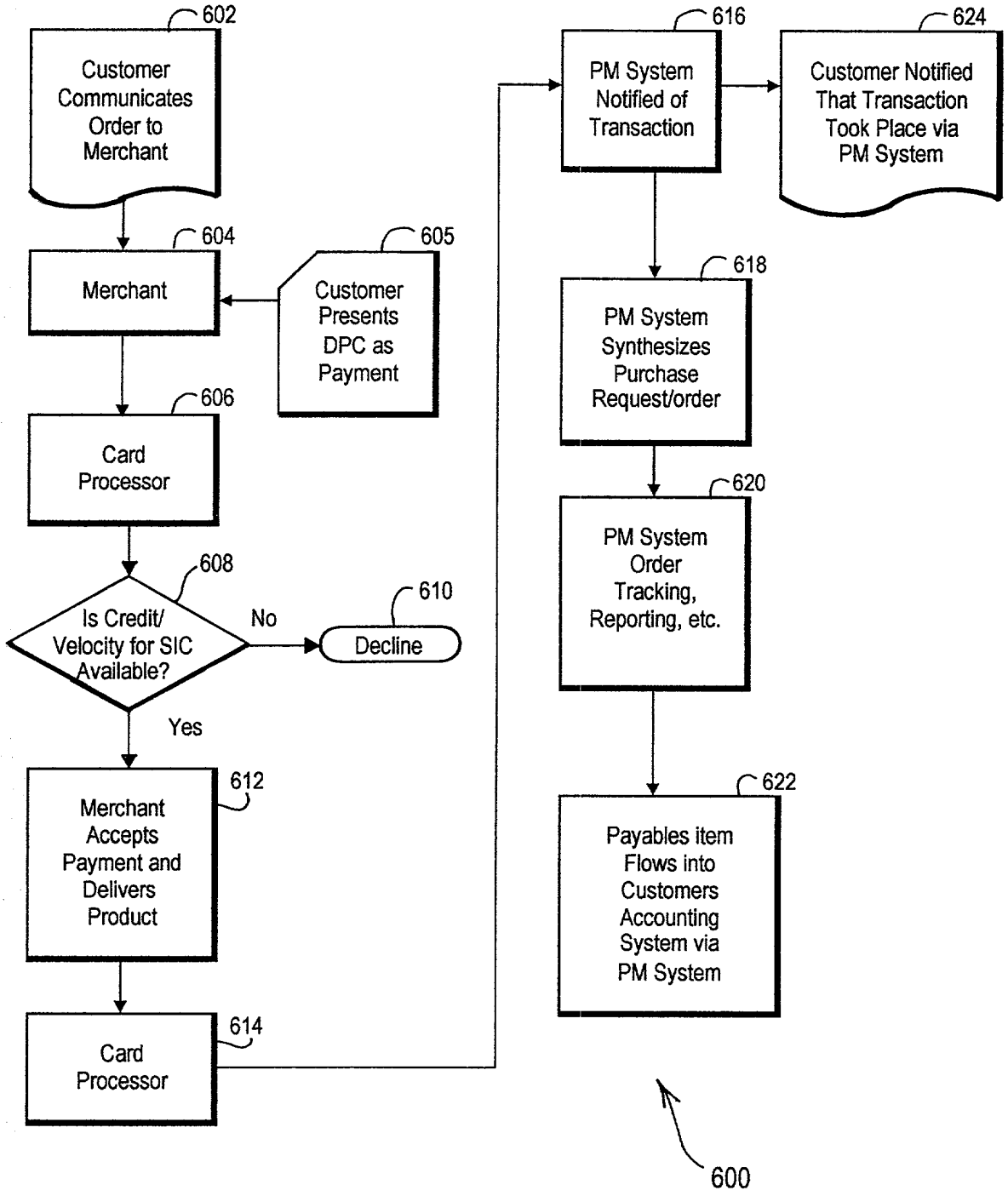
602
Customer Communicates Order to Merchant
604
Merchant
605
Customer Presents DPC as Payment
606
Card Processor
608
Is Credit/ Velocity for SIC Available?
No
610
Decline
Yes
612
Merchant Accepts Payment and Delivers Product
614
Card Processor
616
PM System Notified of Transaction
624
Customer Notified That Transaction Took Place via PM System
618
PM System Synthesizes Purchase Request/order
620
PM System Order Tracking, Reporting, etc.
622
Payables item Flows into Customers Accounting System via PM System
600

FIG. 6A

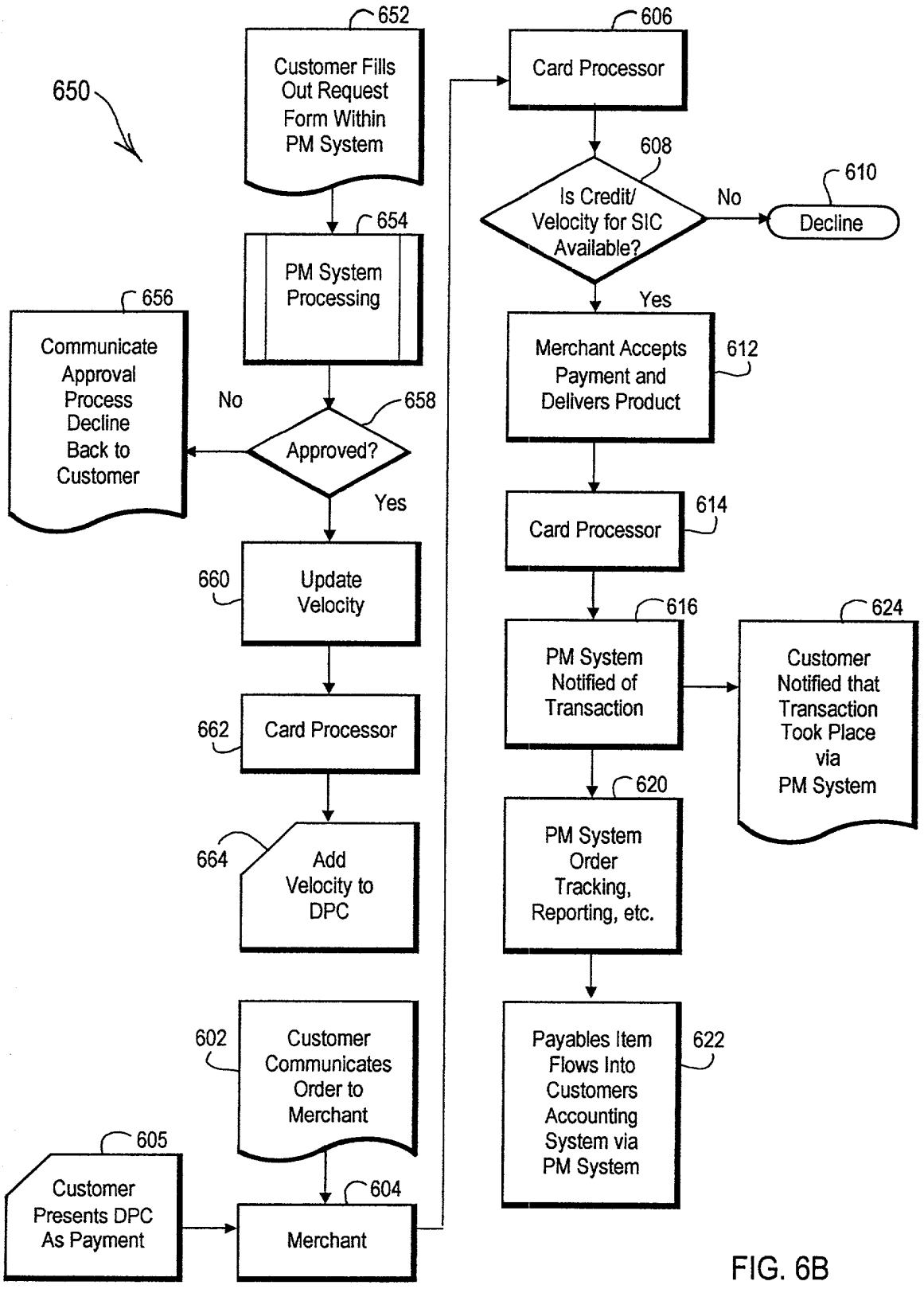
650
652
Customer Fills Out Request Form Within PM System
654
PM System Processing
656
Communicate Approval Process Decline Back to Customer
No
658
Approved?
Yes
660
Update Velocity
662
Card Processor
664
Add Velocity to DPC
602
Customer Communicates Order to Merchant
605
Customer Presents DPC As Payment
604
Merchant
606
Card Processor
608
Is Credit/ Velocity for SIC Available?
No
610
Decline
Yes
Merchant Accepts Payment and Delivers Product
612
614
Card Processor
616
PM System Notified of Transaction
624
Customer Notified that Transaction Took Place via PM System
620
PM System Order Tracking, Reporting, etc.
Payables Item Flows Into Customers Accounting System via PM System
622

FIG. 6B

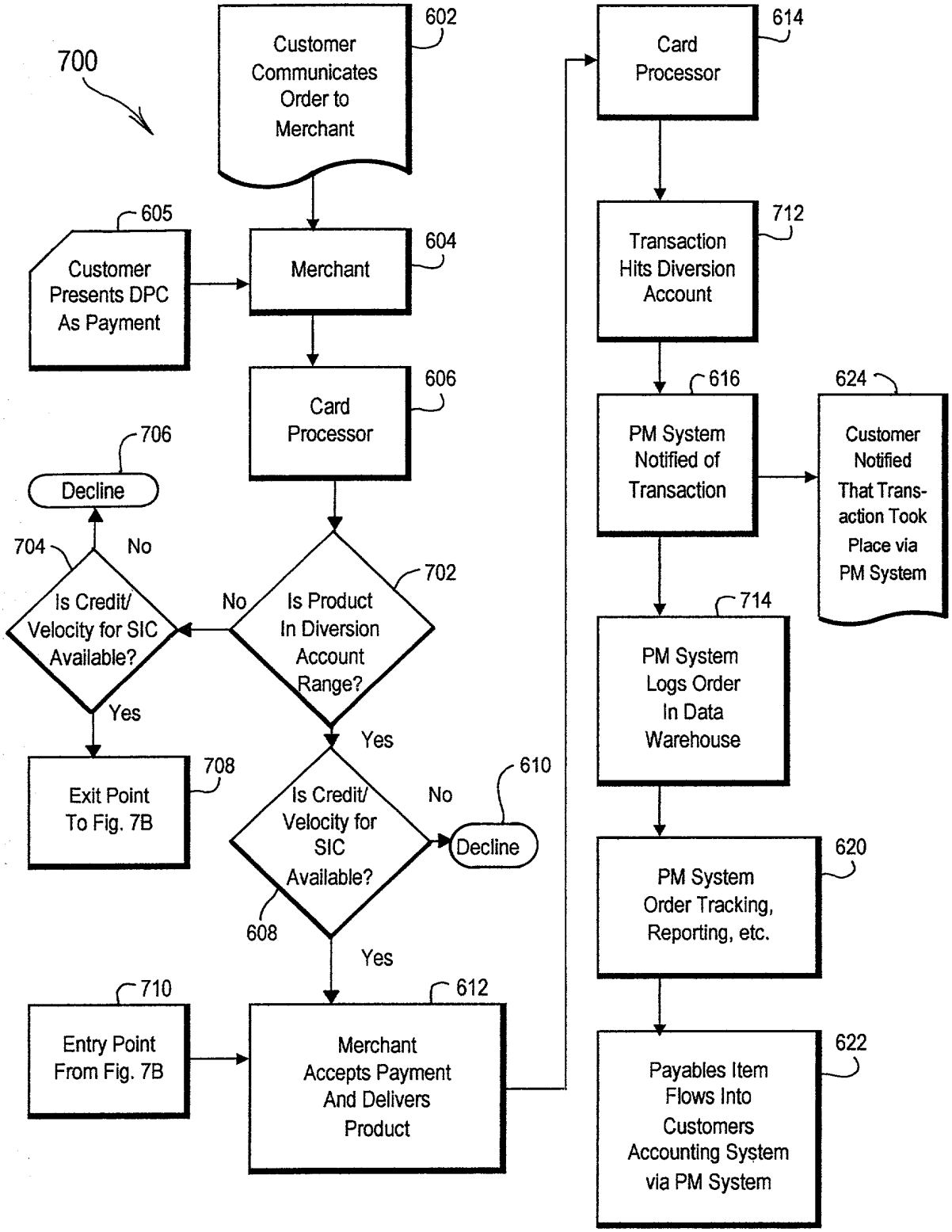
700
Customer Communicates Order to Merchant
602
Customer Presents DPC As Payment
605
Merchant
604
Card Processor
606
Decline
706
704
No
Is Credit/ Velocity for SIC Available?
No
Is Product In Diversion Account Range?
702
Yes
Exit Point To Fig. 7B
708
Yes
Is Credit/ Velocity for SIC Available?
No
610
Decline
608
Yes
Entry Point From Fig. 7B
710
Merchant Accepts Payment And Delivers Product
612
Card Processor
614
Transaction Hits Diversion Account
712
PM System Notified of Transaction
616
Customer Notified That Transaction Took Place via PM System
624
PM System Logs Order In Data Warehouse
714
PM System Order Tracking, Reporting, etc.
620
Payables Item Flows Into Customers Accounting System via PM System
622

FIG. 7A

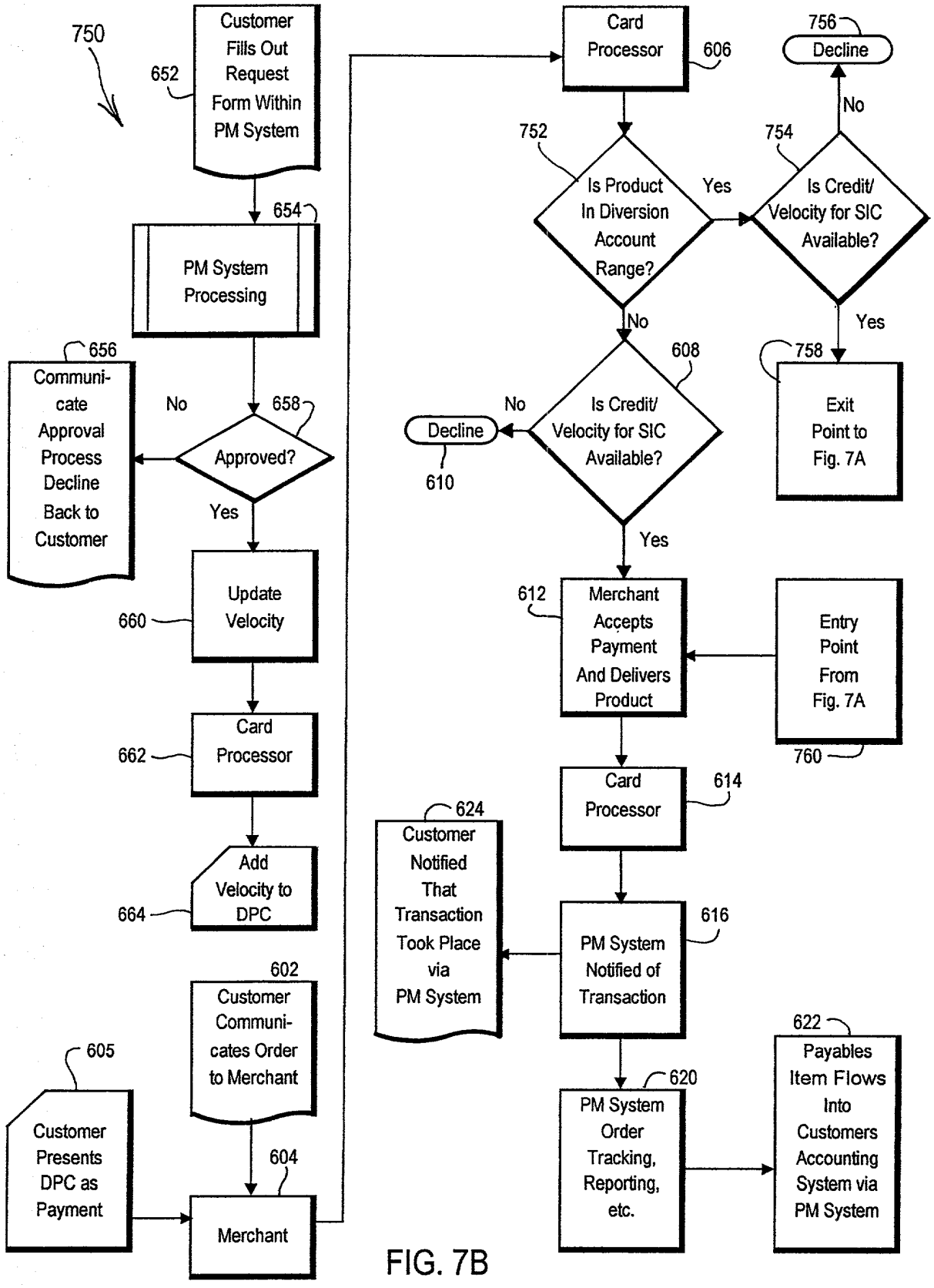
750
Customer Fills Out Request Form Within PM System
652
PM System Processing
654
Communi-cate Approval Process Decline Back to Customer
656
Approved?
658
No
Yes
Update Velocity
660
Card Processor
662
Add Velocity to DPC
664
Customer Communi-cates Order to Merchant
602
Customer Presents DPC as Payment
605
Merchant
604
Card Processor
606
Is Product In Diversion Account Range?
752
Yes
No
Is Credit/ Velocity for SIC Available?
754
Decline
756
Yes
Exit Point to Fig. 7A
758
Is Credit/ Velocity for SIC Available?
608
No
Decline
610
Yes
Merchant Accepts Payment And Delivers Product
612
Entry Point From Fig. 7A
760
Card Processor
614
PM System Notified of Transaction
616
Customer Notified That Transaction Took Place via PM System
624
PM System Order Tracking, Reporting, etc.
620
Payables Item Flows Into Customers Accounting System via PM System
622

FIG. 7B

TEXT OF ELEMENT

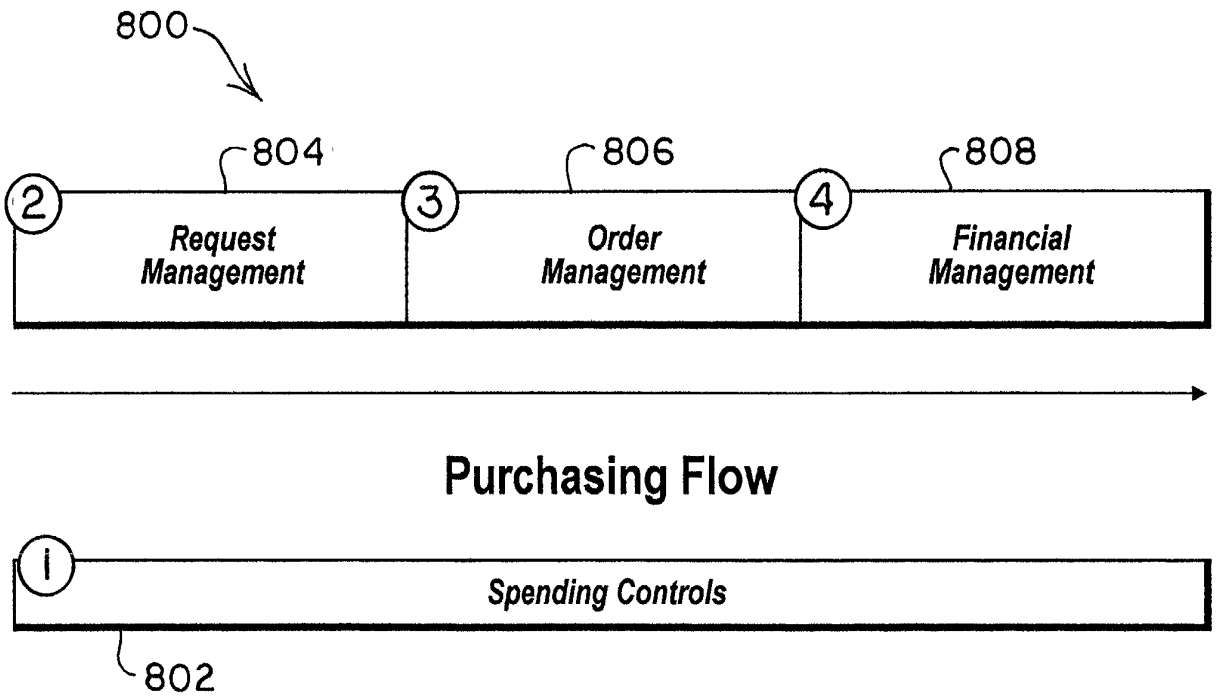

FIG. 8A

TOP OF SHEET

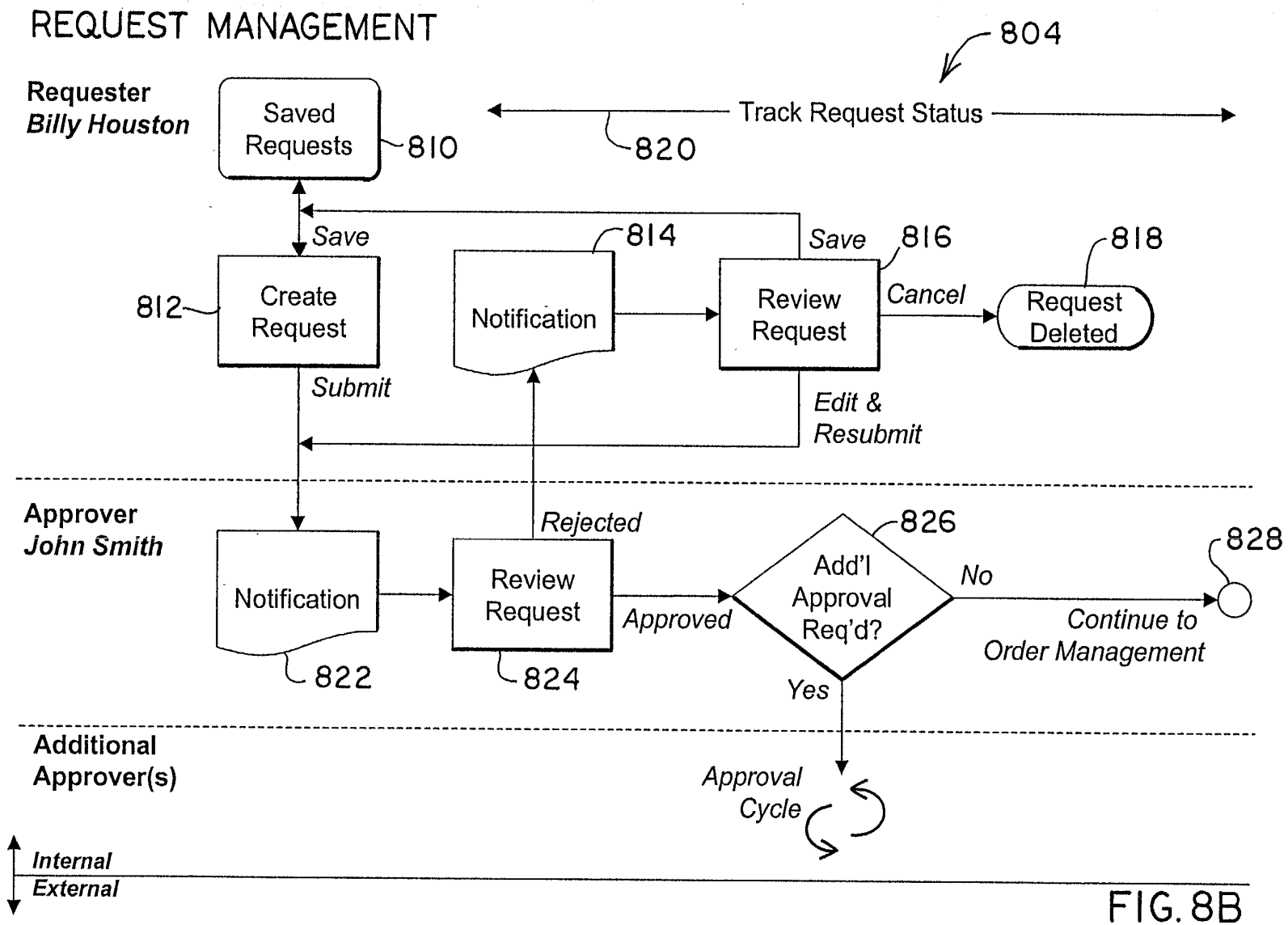

FIG. 8B

PATENT APPLICATION

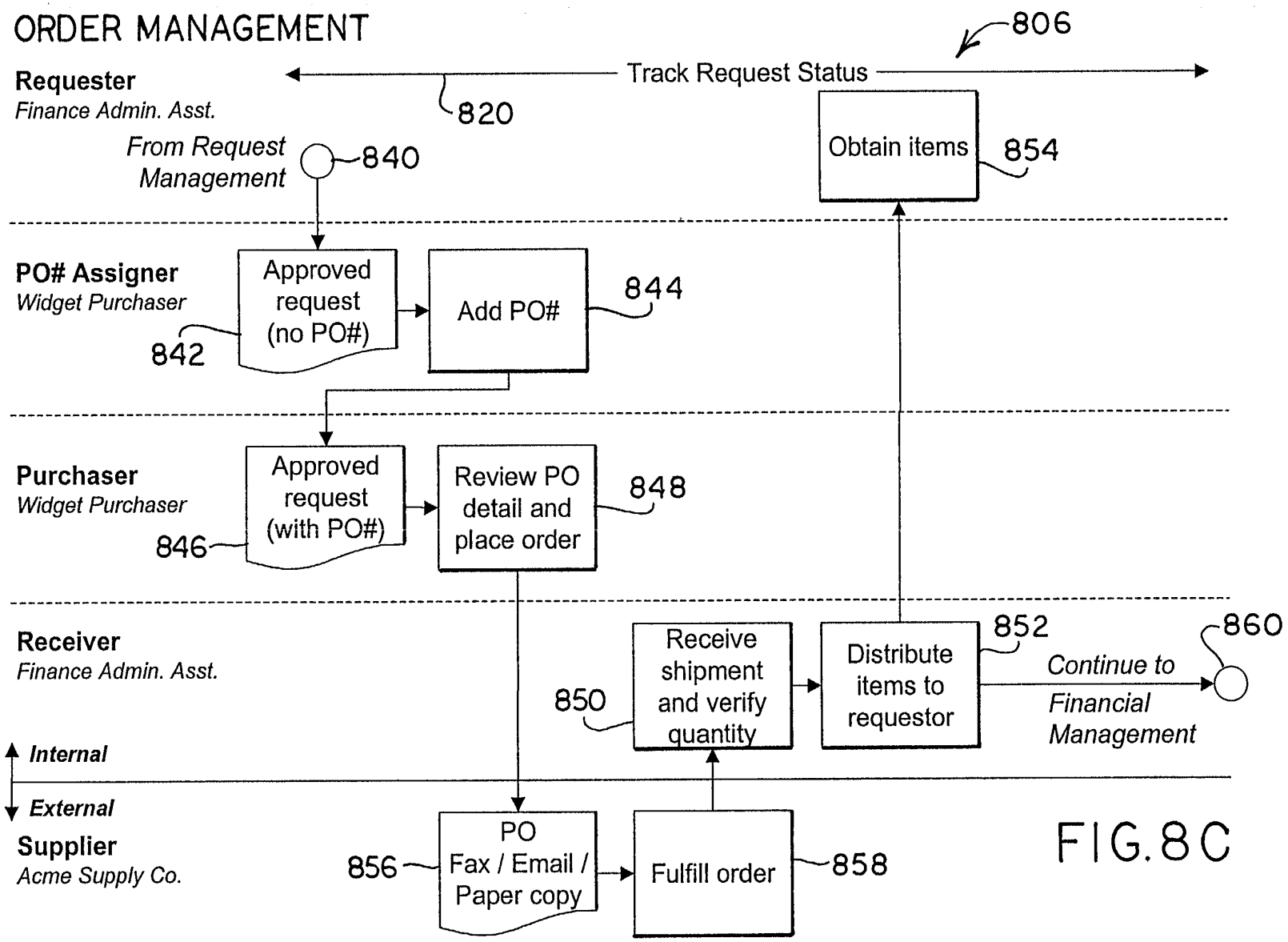

FIG.8C

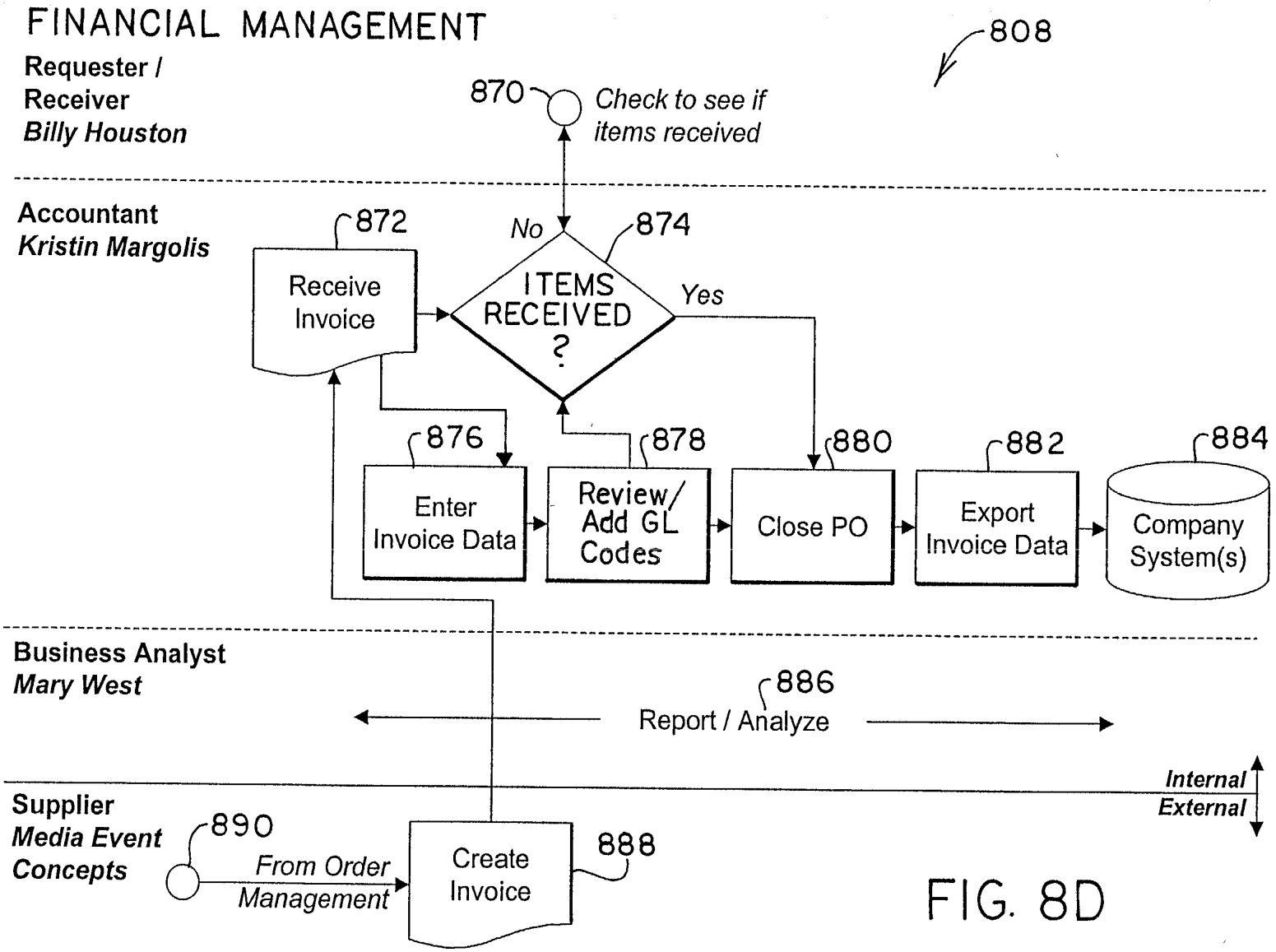
FINANCIAL MANAGEMENT
808
Requester / Receiver
Billy Houston
870
Check to see if items received
Accountant
Kristin Margolis
872
Receive Invoice
No
874
ITEMS RECEIVED ?
Yes
876
Enter Invoice Data
878
Review/ Add GL Codes
880
Close PO
882
Export Invoice Data
884
Company System(s)
Business Analyst
Mary West
886
Report / Analyze
Internal
External
Supplier
Media Event Concepts
890
From Order Management
Create Invoice
888

FIG. 8D

TOSTAT-2162807

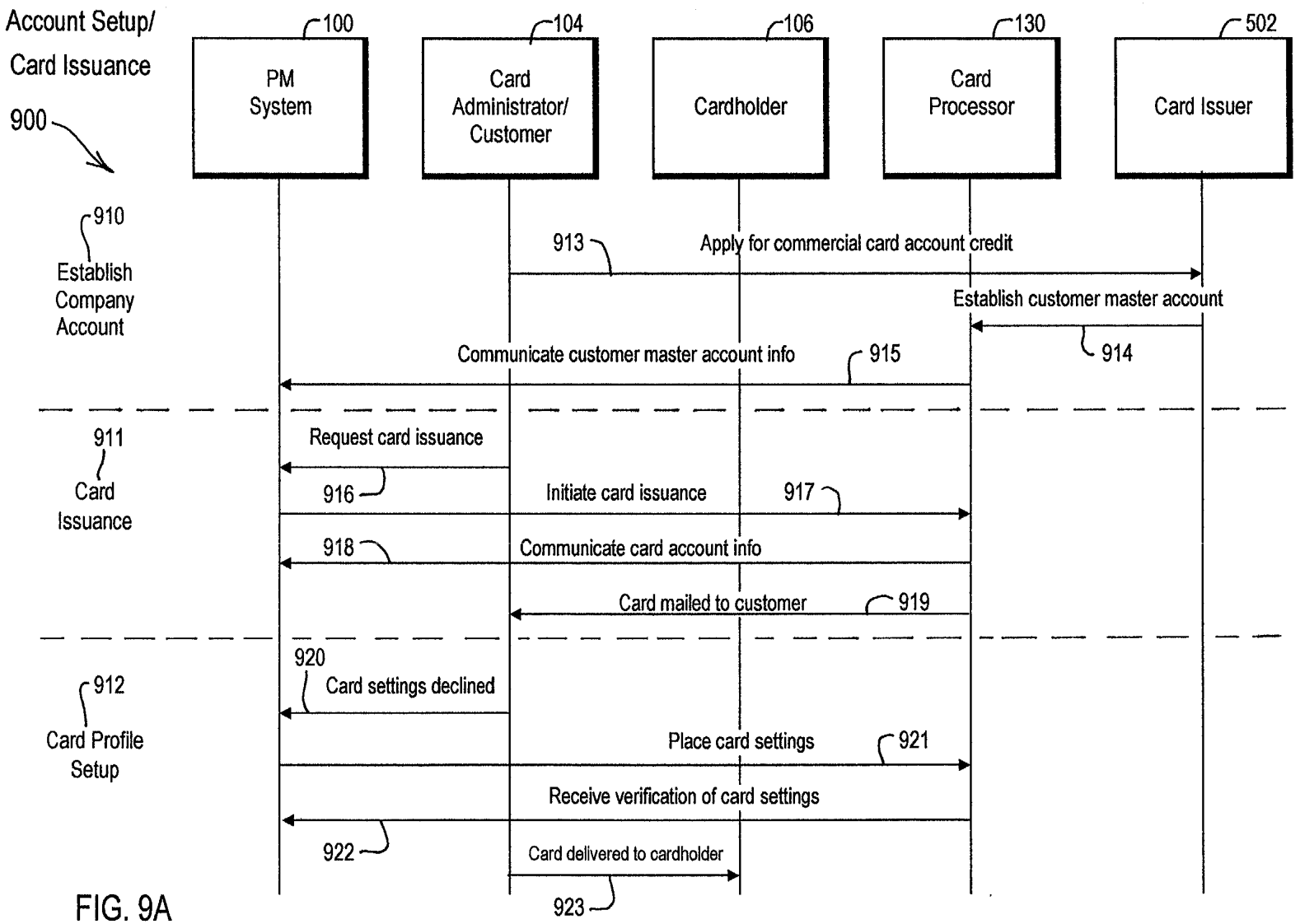

FIG. 9A

PATENT APPLICATION

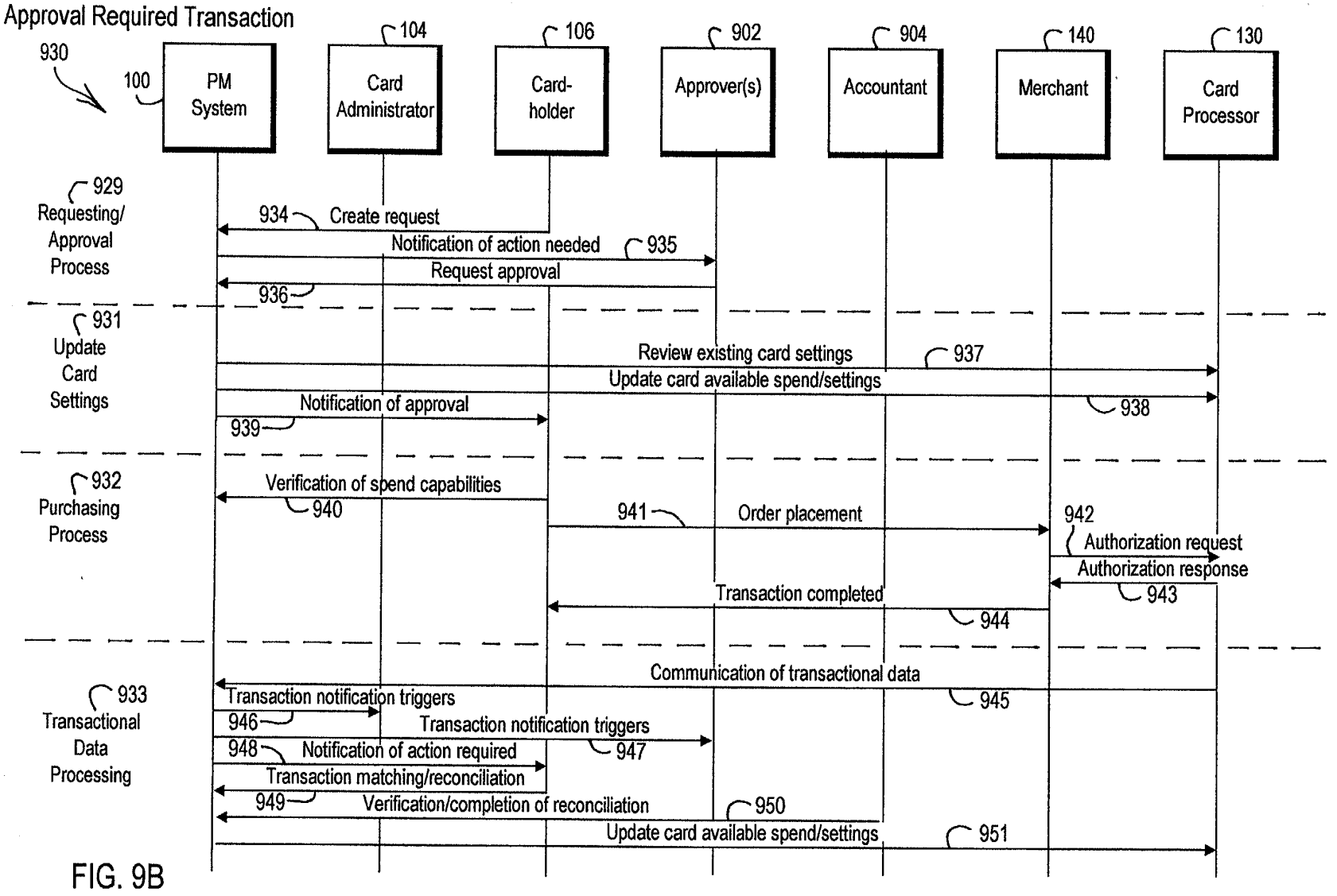

FIG. 9B

TRUST SIGNATURE

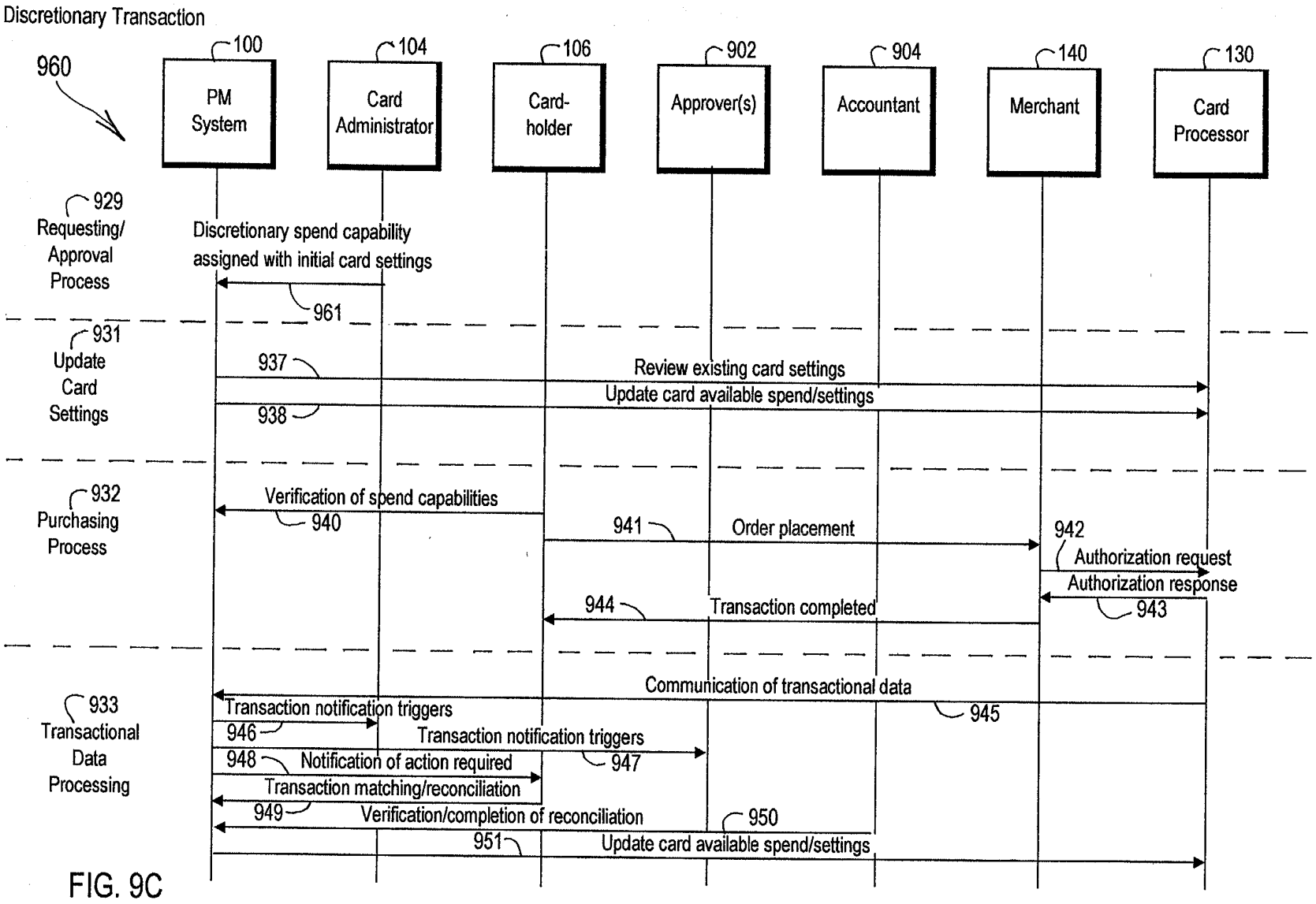

FIG. 9C

PATENT APPLICATION

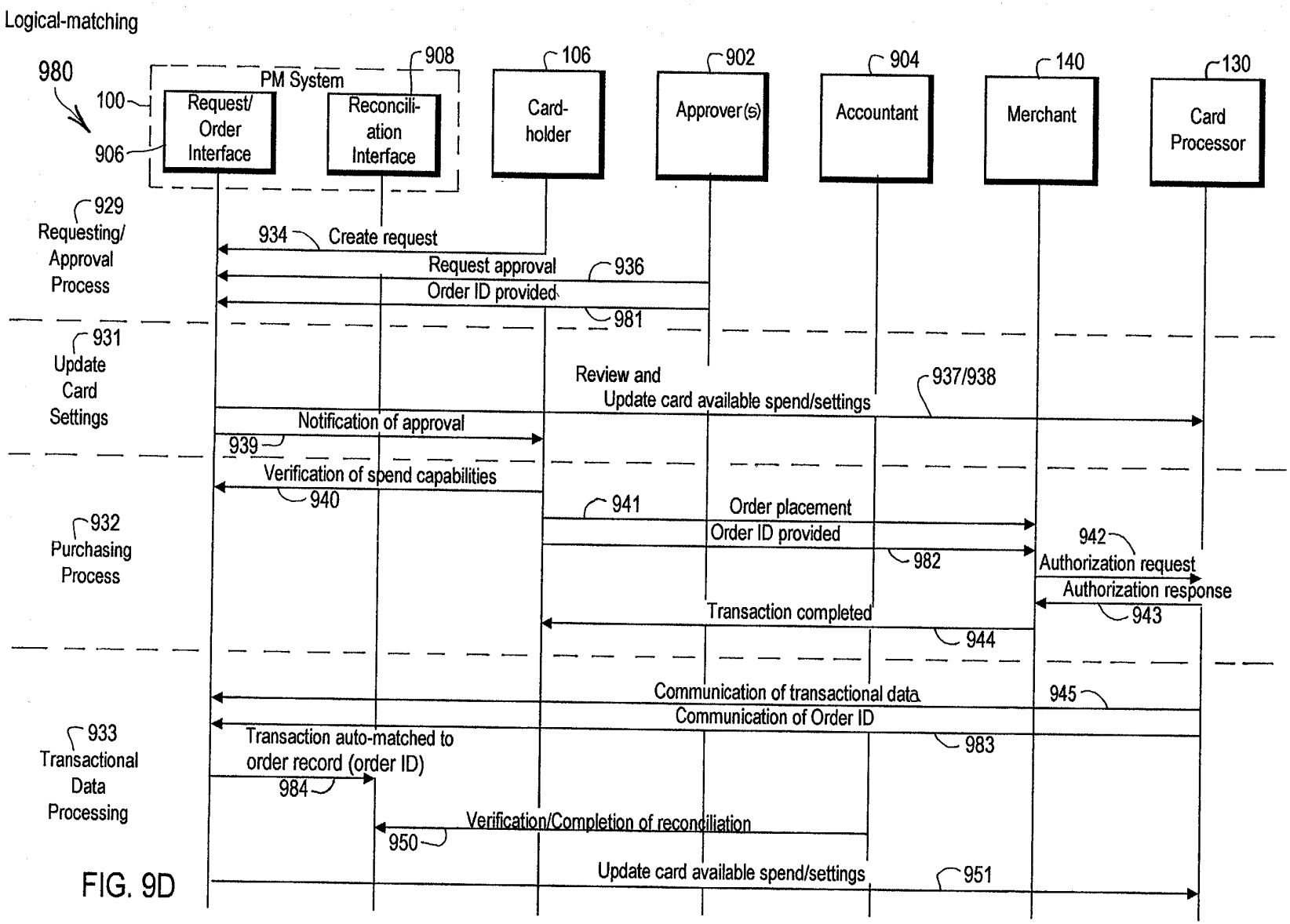

FIG. 9D

PATENT APPLICATION

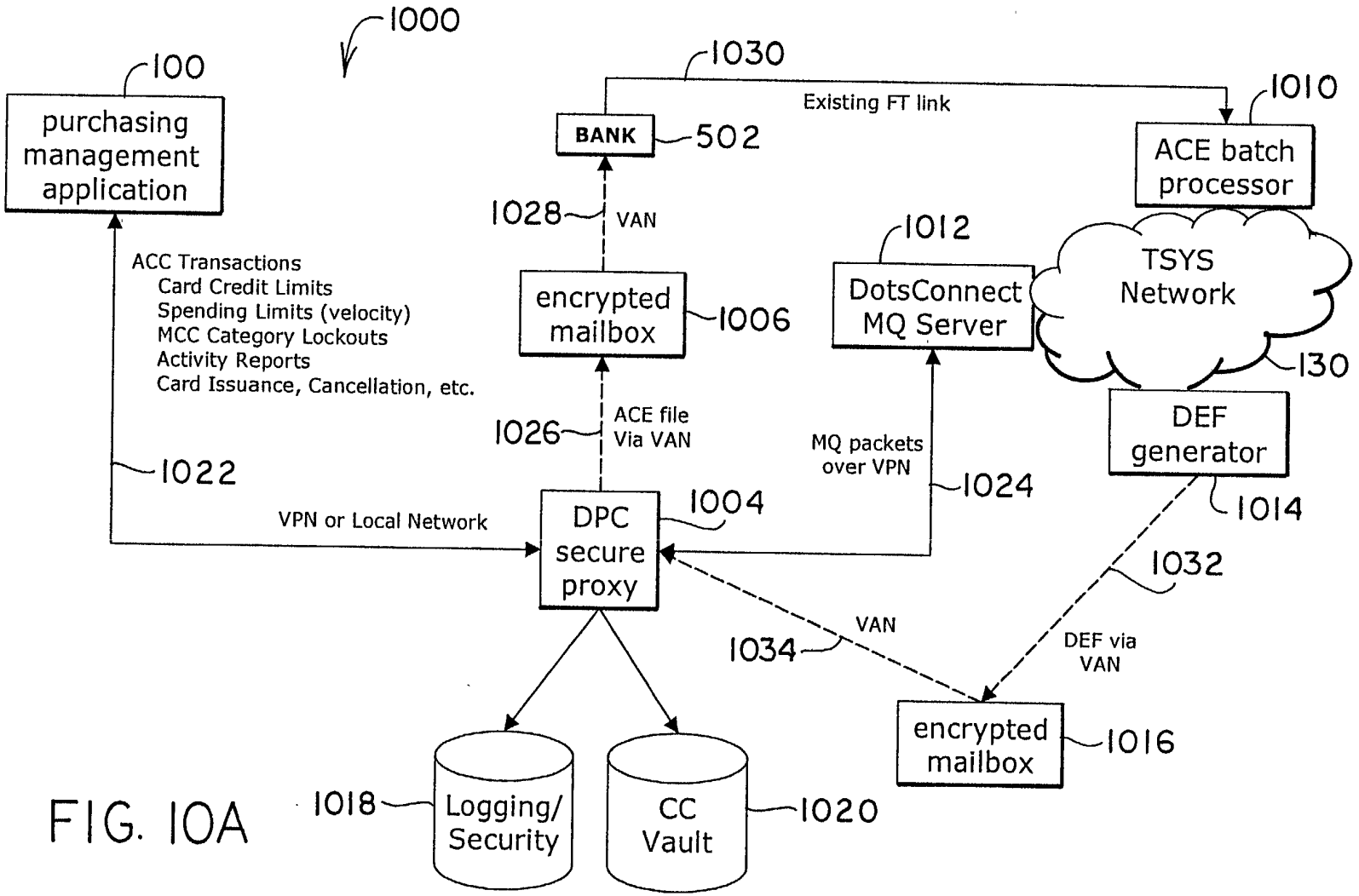

FIG. 10A

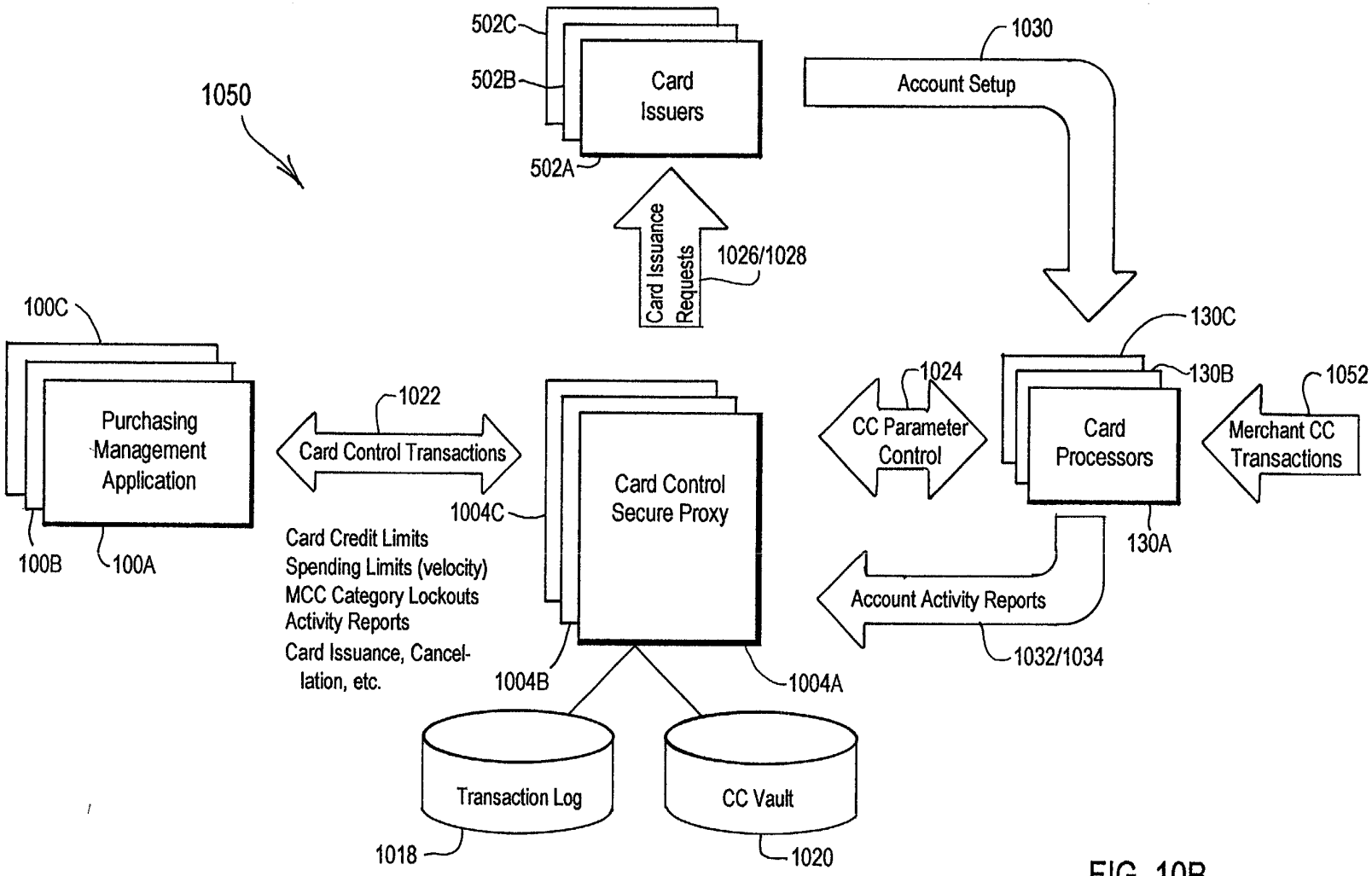
1050
502C
502B
Card Issuers
502A
1030
Account Setup
Card Issuance Requests
1026/1028
100C
Purchasing Management Application
100B
100A
1022
Card Control Transactions
1004C
Card Control Secure Proxy
Card Credit Limits
Spending Limits (velocity)
MCC Category Lockouts
Activity Reports
Card Issuance, Cancel-lation, etc.
1004B
1004A
1024
CC Parameter Control
130C
130B
Card Processors
130A
1052
Merchant CC Transactions
Account Activity Reports
1032/1034
Transaction Log
1018
CC Vault
1020

FIG. 10B